



Loan Officer Guide

To help you navigate through and perform some of the most common tasks in Path, here is a list of ways to do that in simple and easy-to-follow steps. Use these tips and tricks to take advantage of the vast resources provided in Path—what we call Path Hacks.

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LO Workflow Hacks

This document is intended to help loan officers navigate through Path and to walk them through the most common tasks in a typical LO workflow.

In Path, there are two common ways of generating new loan: 1) creating a new loan via the **New Loan** button or 2) importing a new loan from Zip.

Note: The loan officer can enter information on the Quote screen, from which the data will flow to the appropriate sections within the main screens listed below in *Figure 1: New loan by manual entry*.

1. New loan – Manual Entry Overview

Figure 1: New loan by manual entry

The screenshot shows the Path Loans interface. At the top, there are tabs for 'Pipeline' and 'Help'. Below that are 'Desk' and 'Cabinet' tabs. A search bar is present. The main area displays a table of loan records with columns: Loan Number, Borrower, Subject Property, App Date, Loan Status, Compliance Status, LE Due Date, Initial LE Disclosure, Appraisal Receive, Lock Exp. Date, Loan Amount, and Note Rate. The 'New Loan' button is highlighted with a red box and a red arrow points to it. A red callout box contains the following text:

If a manual application is being entered, Loan officer will complete the following screens within Path:
 1) Borrower
 2) Property
 3) Product and Pricing
 4) Closing Costs
 5) Transactions

To manually create a new loan in Path:

1. Go to **Loans > Pipeline**.
2. Click **New Loan** button.
3. Respond to the lightbox(es) and prompt(s).
4. Complete all applicable loan information for the **Borrower, Property, Product & Pricing, Closing Costs, and Transactions** screens.

2. New Loan – Zip Import Overview

Zip Application Process

Zip is a point-of-sale system, which imports loan applications into Path, to be further processed and closed. Via the loan officer's own Zip account/website, borrowers apply for loan applications, and upon completion, the loan applications are imported into Path.

For example, shown below is a loan officer’s email signature, containing links to two Zip websites; one leads to the loan officer’s own Zip site and the other to the company’s main Zip site.

Figure 2: Email signature with links to Zip websites



When the borrower clicks on either link, they are led to the Zip landing page of either the loan officer or the company, both of which feature the **Get Started** button.

Clicking the button leads the borrower to initiate the loan application, where they are prompted to enter loan, property, personal, financial, demographics, and other information.

Figure 3: Contact information

A screenshot of a web form titled "Contact Information" with a sub-header "(* Required fields)". The form has a left-hand navigation menu with options: Contact (highlighted in green), Loan and Property, Personal, Financial, Declarations, Demographic, Submit, and Contact Us. The main form area contains fields for First Name*, Middle Name, Last Name*, and Suffix. Below these are fields for Email* and Phone* (with a sub-label "Cell"). There is a "Preferred Contact Method" dropdown menu currently set to "Email". At the bottom, there is a checkbox labeled "I agree to share the above information with Calyx." which is checked. A blue "Next" button is located at the bottom right of the form, enclosed in a red box. To the right of the form, a red-bordered box contains the text: "By Selecting NEXT on each slide, borrower will complete each section of the URLA that is listed on the left hand side."

Figure 4: Personal information

What is your social security number or taxpayer identification number?

I authorize Calyx to obtain a consumer credit report on Gilbert Lzano

999-99-****

What is your date of birth?

November / 29 / 1974

What is your citizenship?

US Citizen

What is your marital status?

FYI: ZIP application will NOT order credit report. Borrower will have option to proceed without inputting SSN for quote

Figure 5: Submit section

To expedite your application's processing, upload any of the following documents now. If you do not have any, click Next.

File types supported: PDF, JPG, GIF, PNG

Government-issued ID
Note: Driver's License, ID Card, Passport.

Upload

Borrower will also have option to upload documents securely through ZIP

Previous Next

After completing all sections of the application, the borrower is prompted to create a Zip account, where they can track their loan and upload documents requested by the loan officer.

Figure 6: Borrower signup

Sign In

Password

Remember me [Forgot password?](#)

Sign In

Cancel

Sign Up

Create Your Account

First Name*

Last Name*

Email Address*

Mobile Number

Password*

Between 8 and 15 characters

Confirm Password

Sign Up Complete

Sign in to check your application status any time.
Do you want to sign in now?

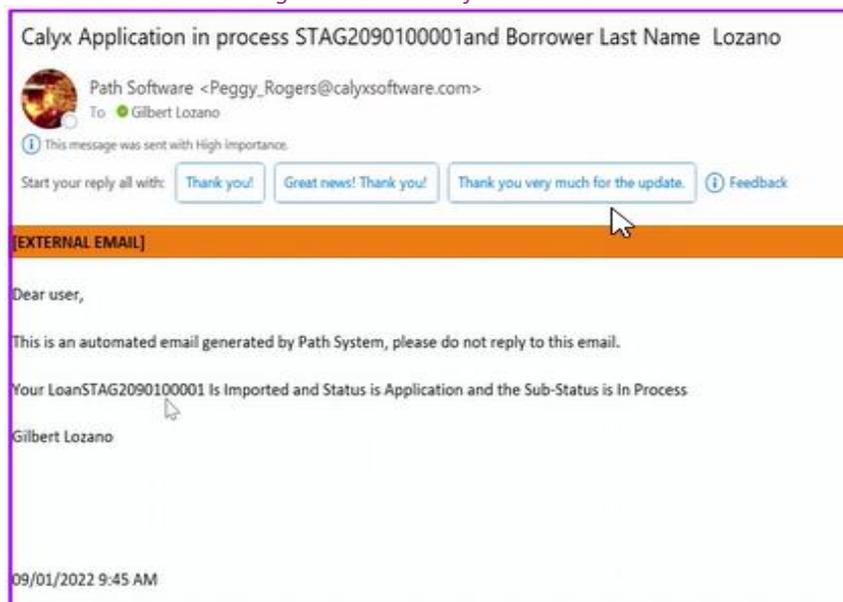
Sign In

Cancel

After the borrower has completed the application in Zip, the loan officer receives an email notification about the new application, confirming that **Pipeline** has received a new loan. If the borrower does not complete the

application but chooses to **Save and Continue Later** (via the **Save and Continue Later** option shown in *Figure 5: Submit section*), the LO will also receive an email notification about a pending application that requires further action from the borrower.

Figure 7: Email notification to LO



The new loan application is listed in **Pipeline**.

Figure 8: New loan application from Zip in Pipeline

Pipeline												
Desk												
Cabinet												
Role Desk												
Role Cabinet												
Active												
Archive												
Inactive												
Production (3)												
Lock (3)												
Compliance (3)												
Condition (0)												
All												
Loan Number	Loan Servicer #	LO Name	OU Name	Borrower First La	Subject Property	Loan Status	Loan Sub-Status	Lock Expiration	Loan Amount	Note Rate	Loan Type	Loan Purpo
STAG2090100001	534	Gilbert Lozano	Tuan - Gen 2	Gilbert Lozano		Application Tak...			405,000.00	0.000	Conventional	Purchase
STAG2092900003	533	Gilbert Lozano	Tuan - Gen 2	Joe Rogan	3807 LOVERS	Application	Application Taken		405,000.00	4.875	Conventional	Purchase
STAG2082500005	532	Gilbert Lozano	Tuan - Gen 2	LUKA MORTG...		Application Tak...			365,750.00	4.875	Conventional	Purchase

Navigation: 1 | 100 |

Actions: New Loan | Import | Export | Assign | Unassign | Delete | Archive | Change Loan O | Copy to Sandbo | Unarchive | Copy

Loan Arrives from Zip

Figure 9: Quote screen with information from Zip

Loans ▾ STAG2090100001—Gilbert Lozano, Jr X Gilbert Lozano (QA Origin Wholesale Broker) ▾

Production Lock Compliance Conditions Documents Checklist Interfaces Messages

Send/Status Summary **Quote** Application Closing Costs Borrower Product & Pricing Transactions Property Loan Transmittal

Borrower Information

Number	First Name	Middle Name	Last Name
<input type="checkbox"/> 1	Gilbert		Lozano

Personal Information

First Name: Gilbert
 Middle Name:
 Last Name: Lozano
 Suffix: Jr
 SSN: 999-99-9999
 Date of Birth: 02/11/1974

Current Address

Address: 9000 VANTAGE POINT DR
 Unit Type: Apartment
 Unit Number: 1010
 City: Dallas
 State: TX ZIP: 75243
 County:
 Country: United States

Contact Information

Home Phone:
 Cell Phone: (214) 797-7800
 Work Phone: (469) 523-5622 Ext.
 Fax:
 Email: gilbert_lozano@calyxsoftware.com
 Best Contact: Email
 Best Time to Call:
 Occupy the subject property as their primary residence.

Mortgage Insurance Save Delete Credit Programs

The loan officer can choose to order a credit report and/or mortgage insurance from the **Quote** screen. Credit and MI can also be ordered from **Interfaces > Credit** and **Interfaces > Mortgage Insurance**, respectively.

Figure 10: Credit order from Quote screen

Subject Property

Same as Current Address

Address:
 Unit Type:
 Unit Number:
 City: CHESTER
 State: PA ZIP: 19013
 County:
 Property Type:
 Number of Units:
 FYI: Credit/MI can also be ordered through Interfaces

Credit Order

Borrower(s)

Raina Negron

Order Information

Credit Agency: MeridianLink, Inc. - Soft Pull
 Credit Type: Credit Report
 Request Type: Order New Report
 Report Type: Individual
 Update Password:

Equifax:
 Experian:
 Trans Union:
 Credit Pin Required:
 Pay by Credit Card:

Order

Mortgage Insurance Save Delete Credit Programs

Once the borrower agrees to have their credit pulled, the LO can begin the application process. All information from the **Quote** screen is populated into the **Production > Borrower** screen. The LO then completes the rest of the **Borrower** screen to complete the loan application.

Figure 11: Borrower screen

Loans ▾ 2022125000000013—Ken Customer, JR ▾ Production ▾ Borrower ▾ ☰

Send/Status Summary Application **Borrower** ☰

Personal Information

Number	First Name	Middle Name	Last Name	Main Contact	Non-Borrower
<input type="checkbox"/> 1	Ken		Customer		

Personal Information Copy from

First Name: Ken
 Middle Name:
 Last Name: Customer
 Suffix: JR
 Nickname:
 SSN: 500-50-7000
 Date of Birth: 01/01/1970 Age: 52

Marital Status: Unmarried(Single, Divorced...)

Phone: 22-2222
 Citizenship: US Citizen
 Preferred Language: English

Number of Dependents: 0 Ages:

Save Delete Main Contact Swap Borrowers VOA Invite Convert to URLA Copy Liability to Another Borrower Change Liability Type

TIP: Selecting dropdown next to Borrower will allow user to navigate loan application by going directly to specific sections.
For an accurate AUS reading, review/complete Borrower tab in its entirety.

3. Credit Report and Borrower Screen

After the new loan has been created or imported, the loan officer pulls the borrower's credit.

Note: Before ordering the credit report, ensure that the **Credit Consent** checkbox is selected on the **Production > Borrower > Other Information** section.

Figure 12: Credit Consent checkbox

Loans ▾ C3011802—James Douglas, Jr. ▾ Production ▾ Borrower ▾ ☰

Send/Status Summary Borrower Product & Pricing Transactions Prop

Other Information

Application Type:

Shared With:

Borrower Acknowledgements

Credit Consent

eConsent

First-Time Homebuyer

Non-Borrower Acknowledgements

Co-Signer

Non-Purchasing Spouse

Non-Borrower Household Member

To order a credit report:

1. Go to **Interfaces > Credit > Order** tab.

Figure 13: Interfaces > Credit

Loans ▾ 2022129000000001—Suzi S Builder ▾ Interfaces ▾ **Credit** ▾

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications ▾

Borrower	Joint With	Credit Agency	Credit Type	Status	Date	Reference Number
✓ Suzi Builder						

Other Participant	Joint With	Credit Agency	Credit Type	Status	Date	Reference Number
No records						

Credit Agency: Calyx Test 2 ▾ Equifax

Credit Type: Credit Report ▾ Experian

Request Type: Order New Report ▾ Trans Union

Report Type: Individual

Update Password Credit Pin Required Pay by Credit Card

Save Order

User will select Credit vendor from dropdown along with request type.

TIP: Ensure all 3 credit bureaus are selected.

2. Select the **Credit Agency**, **Credit Type**, **Request Type**, and check the boxes corresponding to the three credit bureaus.
3. Click **Order** and follow the prompts from the lightbox.

Figure 14: Credit Report lightbox

Credit Report Request

Borrower	Co-Borrower
First Name: Suzi	First Name: <input type="text"/>
Middle: S	Middle: <input type="text"/>
Last Name: Builder	Last Name: <input type="text"/>
Suffix: <input type="text"/>	Suffix: <input type="text"/>
SSN: 999-60-6666	SSN: <input type="text"/>
Date of Birth: 01-01-1970	Date of Birth: <input type="text"/>
Age: 52	Age: <input type="text"/>

Review for accuracy

Present Address	Previous Address
Street Address: 5404 Pawnee Trail	Street Address: <input type="text"/>
City: Louisville	City: <input type="text"/>
State: KY ZIP: 40207	State: <input type="text"/> ZIP: <input type="text"/>

Credit Report Type: Individual

Submit

- Once the **Credit Report Request** lightbox appears, review the data for accuracy and click **Submit**. Once credit has been pulled, you will be able to import information into Path.

Figure 15: Importing credit information into Path

The screenshot shows the 'Suzi Builder Credit' interface. It features two tables for liabilities: 'Liabilities Excluded from Import' and 'Liabilities to Import'. Below these are sections for 'Borrower' and 'Co-Borrower' credit scores. At the bottom, there are four buttons: 'View Report', 'Import All', 'Import Credit Scores', and 'Do Not Import'. A red box highlights the 'Import All' button, with a red arrow pointing to it from the right.

- Click **Import All**. The pulled credit will populate the following sections within Path:

Figure 16: Borrower screen > Alternate Names table

Alternate Names

Alternate Name	Creditor	Account Number	Type
<input type="checkbox"/> KENTEST Y CUSTOMERTEST			
<input type="checkbox"/> KEN CUSTOMER N CUSTOMER			
<input type="checkbox"/> KEN N LOPEZ			
<input type="checkbox"/> KEN ABCCUSTOMER			
<input type="checkbox"/> KENCUSTOMER BORROWER			

Figure 17: Borrower screen > Credit Report Data

Credit Report Data

Credit Report Date: 01/09/2023
 Credit Report Expires:
 Representative Credit Score: 785
 Nontraditional Credit:

Experian	0
Equifax	785
TransUnion	795
Median	785

Bankruptcy? No
 Discharge Date:
 Foreclosure? No
 Foreclosure Date:
Inquiries

Bureau	Name	Type	Date
<input type="checkbox"/> Experian			
<input type="checkbox"/> TransUnion	COVIUS/ABC MORTGAGE		07/21/2022
<input type="checkbox"/> TransUnion	ORION LENDING		05/24/2022
<input type="checkbox"/> TransUnion	ORION LENDING		11/29/2021
<input type="checkbox"/> Equifax	FUNDING SUITE		07/21/2022
<input type="checkbox"/> Equifax	CREDCO		07/18/2022
<input type="checkbox"/> Equifax	FUNDING SUITE		06/27/2022

Figure 18: Borrower screen > Credit Score lightbox

Credit Report Data

Own/Rent: Rent [dropdown] [icon]
 Monthly Rent: \$ 3,500.00
 Borrower Lives in a Community Property State:

Credit Report Data

Credit Report Date: 01/09/2023 [calendar icon]
 Credit Report Expires: [calendar icon]
 Representative Credit Score: 785 [icon] (highlighted with red arrow)
 Nontraditional Credit:

Inquiries

Bureau	Name
<input type="checkbox"/> Experian	
<input type="checkbox"/> TransUnion	COVING/ABC MORTGAGE
<input type="checkbox"/> TransUnion	ORION LENDING
<input type="checkbox"/> TransUnion	ORION LENDING
<input type="checkbox"/> Equifax	FUNDING SUITE
<input type="checkbox"/> Equifax	CREDCO
<input type="checkbox"/> Equifax	FUNDING SUITE
<input type="checkbox"/> Equifax	XACTUS
<input type="checkbox"/> Equifax	CREDCO
<input type="checkbox"/> Equifax	XACTUS, LLC
<input type="checkbox"/> Equifax	CREDCO

Credit Score Lightbox

Representative Credit Score: 785
 Disclose: Middle
 Provided on Behalf of Lender:
 Rep Credit Score Agency: Equifax
 Other Score: [dropdown]
 Credit Score Impairment: [dropdown]
 Min FICO: 0
 Number of Inquiries (last 120 days): 0

Experian

Model Used: [dropdown]
 Range: [dropdown] to [dropdown]
 Credit Score: 0 Percentage: [dropdown] %
 Factors: [icon]

Code	Text
No records	

Equifax

Model Used: Equifax Beacon 5.0
 Range: 300 to 850
 Credit Score: 785 Percentage: [dropdown] %
 Factors: [icon]

Code	Text
No records	

TransUnion

Model Used: TransUnion Empirica
 Range: 300 to 850
 Credit Score: 795 Percentage: [dropdown] %
 Factors: [icon]

Code	Text
<input type="checkbox"/> 39	SERIOUS DELINQUENCY
<input type="checkbox"/> 10	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO...
<input type="checkbox"/> 14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
<input type="checkbox"/> 18	NUMBER OF ACCOUNTS WITH DELINQUENCY
<input type="checkbox"/> 8	NUMBER OF ACCOUNTS WITH DELINQUENCY ALOS

Buttons: Delete Save

Figure 19: Borrower screen > Liabilities section

Liabilities

Total Liabilities: \$ 121,268.11
 Total Assets: \$ 265,000.00
 Net Worth: \$ 143,731.89
 Total Monthly Payment: \$ 0.00

Balance Subtotal: \$ 0.00
 Payment Subtotal: \$ 0.00

Credit Cards, Other Debts and Leases

Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit
No records							

Payment Subtotal: \$ 0.00

Other Liabilities and Expenses

Description	Type	Monthly Payment	Months Remaining	Omit
No records				

Balance Subtotal: \$ 121,268.11
 Payment Subtotal: \$ 979.36

Real Estate Liabilities

Type	Lien Position	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit	REO ID
<input type="checkbox"/> Mortgage		ACE MORTGAGE	478453	\$ 98,514.03	\$ 746.07	132			
<input type="checkbox"/> Mortgage		BEST MORTGAGE	316157	\$ 22,754.08	\$ 233.29	98			

Figure 20: Documents > List

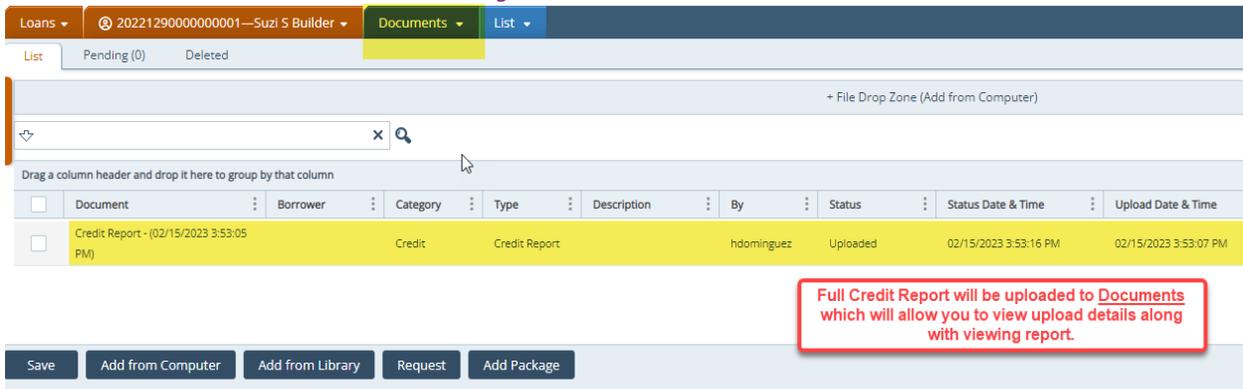
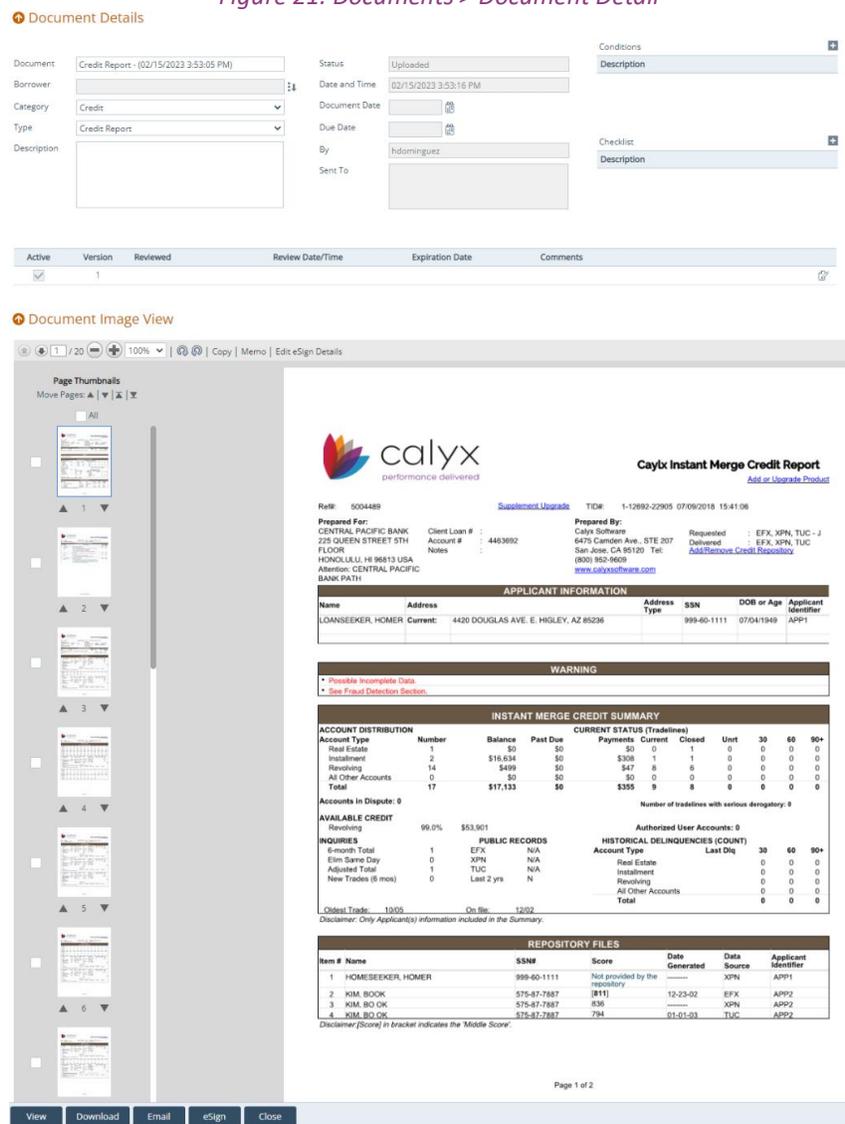


Figure 21: Documents > Document Detail



- After the credit report information has populated the **Borrower** screen, complete the rest of the applicable sections and fields on the **Borrower** screen.

4. Property Screen

Once the **Borrower** screen has been completed, the loan officer moves to the **Property** screen to complete all applicable sections and fields.

1. Go to **Production > Property** screen.

Figure 22: Property screen

The screenshot shows the 'Property' screen with the following sections and fields:

- Subject Property Information:**
 - Prequalification: Same as Current Address
 - Address: 10655 Birch St
 - Unit Type: [Dropdown]
 - Unit Number: [Text]
 - City: Burbank
 - State: CA | ZIP: 91502
 - County: LOS ANGELES
 - Country: United States
 - Address Verification: [Click to Verify Address](#)
 - Latitude: [Text]
 - Longitude: [Text]
 - Verified by USPS?: [Dropdown]
 - Property is in a Community Property State:
- Property Type:**
 - Property Type: Single Family Residence
 - Attachment Type: Detached
 - Number of Units: 1 | Year Built: 1965
 - APN: [Text]
 - Subdivision: [Text]
 - Lot Number: [Text] | Block Number: [Text]
 - Mixed-Use Property: | Not Situated in Jurisdiction:
- Estimated Property Value:**
 - Estimated Property Value: \$ 340,000.00
 - Appraised Value: \$ 340,000.00
 - Property Status: Existing
 - Property Location: Urban
- Subject Property Rental Income:**
 - Anticipated Gross Rent: \$ [Text]
 - Occupancy Rate: [Text] %
 - Subject Property Cash Flow: \$ 0.00

TIP: User will input Property information in selected fields. User can input an address or if TBD- simply input City, State, Zip, County.

2. Complete the applicable fields in the **Subject Property Information** section, highlighted in *Figure 22: Property screen*.
3. Complete the applicable fields in the **Purchase Information, Seller, and Title and Legal** sections.

Figure 23: Property screen 2

The screenshot shows the 'Property screen 2' with the following sections and fields:

- Purchase Information:**
 - Sale Price: \$ [Text]
 - Escrow Close Date: [Text]
 - Contract Date: [Text]
 - Contract Expires: [Text]
- Seller:**
 - Seller Name: Lee Thompson
 - Address: [Text]
- Title and Legal:**
 - Current Title Holder(s): Lee Thompson
 - Future Title Holder(s): Ken N Customer Jr
 - Manner Held: Sole Ownership
 - Title Vesting Description: Ken Customer JR
 - Estate Held: Fee Simple
 - Leasehold Expiration: [Text]
 - Lease/Ground Rent: \$ [Text]
 - Trust Information: [Text]
 - Indian Country Land Tenure: [Text]
 - Legal Description Code: [Text]
 - See Exhibit A:
 - Legal Description: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

TIP: IF this is a Purchase transaction and a Purchase Contract is available, you may enter information however this is not required to run AUS.

5. Product & Pricing Screen

After completing the **Property** screen, the loan officer moves to the **Product & Pricing** screen to complete all applicable sections and fields.

1. Go to **Production > Product & Pricing** screen.

Figure 24: Product & Pricing screen

The screenshot shows the 'Product & Pricing' screen for a loan. The top navigation bar includes 'Loans', '202212500000013—Ken Customer, JR', 'Production', and 'Product & Pricing'. Below the navigation bar are tabs for 'Send/Status', 'Summary', 'Application', 'Borrower', 'Closing Costs', 'URLA', 'Property', 'Product & Pricing' (highlighted), 'Transactions', and 'Contacts'. The main content area is divided into three sections:

- Loan Information:** Contains dropdowns for 'Occupancy' (Primary Residence), 'Lien Position' (First), 'Loan Purpose' (Purchase), 'Refinance Type', 'Refinance Program', 'Loan Type' (Conventional), and 'Amortization Type' (Fixed). It also includes input fields for 'Sales Price', 'Estimated Property Value', 'Appraised Value', 'Base Loan Amount', 'Total Loan Amount', 'Note Rate', 'Loan Term/Due In (months)', 'Monthly P&I', 'Down Payment', 'UPMIP/FF Financed', and 'Borrower Financed Fees'. A table on the right shows LTV/CLTV ratios: Base LTV/CLTV (88.235%), Total LTV/CLTV (89.779%), and HCLTV (89.779%).
- Product Information:** Contains input fields for 'Loan Program', 'Loan Group', 'Product Code', 'Program Name', 'Program Number', 'Product Type' (Standard Products), and 'Documentation Program Type' (Full). A red arrow points to the 'Programs' button at the bottom of this section.
- Lock:** Contains a 'Lock Status' dropdown (Not Locked), 'Lock Expiration Date', 'Lock Period', 'Extension Period', and 'Lock Request Date'.

A red box highlights the Loan Information section with the text: "User will select dropdowns based on Loan Program selected". At the bottom of the screen are buttons for 'Save', 'Pricing', 'Programs', and 'Copy from Link Loan'.

2. Click the **Programs** button to open the **Loan Program** lightbox and select a loan program for the loan. After a loan program is selected, it is populated in the **Product Information** section > **Loan Program** field.
3. Complete the rest of the applicable fields in the **Loan Information** and **Product Information** sections.
4. Review/complete the applicable fields in the **Mortgage Insurance** section.

Figure 25: Product & Pricing > Mortgage Insurance

➤ **Mortgage Insurance**

Providers and Products

Mortgage Insurance	<input checked="" type="checkbox"/>	VA Loan Assumption	<input type="checkbox"/>	MI Absence Reason	<input type="text"/>
MI Provider	Arch MI	Previous VA Loan	<input type="text"/>	Other Description	<input type="text"/>
MI Premium Plan	Monthly	VA Vendee Loan	<input type="checkbox"/>	Premium Paid By	Borrower
MI Coverage	25%	Native American Direct Loan	<input type="checkbox"/>	Calculated Based On	<input type="text"/>
MI Refundable Type	<input type="text"/>				
MI Paid By	Borrower				
MI Certificate ID	<input type="text"/>				
MI Activated Date	<input type="text"/>				

Upfront Mortgage Insurance Premium/Funding Fee/Guarantee Fee

Premium %	1.750000%	Premium Paid in Cash	\$ 0.00
Premium Financed	\$ 5,250.00		

Monthly Mortgage Insurance Premium

Renewal 1	0.850000%	Monthly Amount	\$ 212.50
Renewal 2	<input type="text"/>	Monthly Amount	\$ 0.00
Renewal 3	<input type="text"/>	Monthly Amount	\$ 0.00
Cancel At	<input type="text"/>	Midpoint Cancellation	<input type="checkbox"/>

Calculate Based on Remaining Balance

MI/UFMIP information will auto populate in screen once MI has been ordered through Interfaces tab.

Premium Amount	\$ 5,250.00	Months	359
		Months	<input type="text"/>
		Months	<input type="text"/>
Cancel PMI Date	02/01/2053		

Note: Additional loan information/options are available depending on the selected loan program.

Figure 26: Product & Pricing > Rate Adjustments

➤ **Rate Adjustments**

1st Period Cap	<input type="text"/>	%	Payment Adjustments	
Months to 1st Rate Adjustment	<input type="text"/>		Interest Only	<input type="checkbox"/>
Periodic Rate Cap	<input type="text"/>	%	Interest Only Term (months)	<input type="text"/>
Months Periodic Adjustment	<input type="text"/>		Initial Payment Rate	<input type="text"/>
Lifetime Cap	<input type="text"/>	%	Initial Payment Rate Period (months)	<input type="text"/>
Margin	<input type="text"/>	%	Interest Calculation Type	<input type="text"/>
Index	<input type="text"/>	%	Buydown	<input type="text"/>
Index Date	<input type="text"/>		Type	
Index Type	<input type="text"/>		1	<input type="text"/>
Index Type Detail	<input type="text"/>		2	<input type="text"/>
Other	<input type="text"/>		3	<input type="text"/>
Alt. Index	<input type="text"/>	%	4	<input type="text"/>
Floor Rate	<input type="text"/>	%	5	<input type="text"/>
Rounding Type	<input type="text"/>		Temporary Buydown Amount	\$ 0.00
Rounding Factor	<input type="text"/>	%	Paid By	<input type="text"/>
			Date From	<input type="text"/>
			Temporary Subsidy	<input type="checkbox"/>

Graduated Payment Mortgage

Rate % Term Years

Down Payment Assistance Program

Down Payment Assistance Program

Principal Forgiven %

Every Months

Bi-Weekly Payment

Payment Deferred for At Least First 5 years

Adjustment Cap %

Adjustment Period (months)

Recast Period (months)

Recast Stop (months)

Max Loan Balance Percent %

Qualifying at Max Adj. Loan Balance

Additional Payment \$ For Every Months

5. Complete the applicable fields in the **Rate Adjustments** section.
6. Complete the **Additional Product Information** and **Pricing** sections.

Note: It is recommended that your system administrator set up an ARM template for your ARM programs, to remove potential errors in your ARM adjustments and caps.

Figure 27: Product & Pricing > Additional Product Information and Pricing

Additional Product Information

Prepayment Penalty Non-Prime Convertible
 Prepayment Penalty Term Refundable Finance Charge Conversion Fee
 Assumable Hedge Negative Amortization
 Balloon Automatic Payment Expanded Approval Level
 HELOC Conforming/Non-Conforming Interest Basis
 Jumbo Other Loan Feature Do Not Extend Loan Term by Odd Days
 Other

Pricing

Non QM Parameters

Income Verification Type
 Housing Event Type
 Housing Event Seasoning
 Bankruptcy Type
 Bankruptcy Outcome
 Bankruptcy Seasoning
 Mortgage Late 30 Days
 Mortgage Late 60 Days
 Mortgage Late 90 Days
 Mortgage Late 120 Days

VA Loan Parameter for Pricing

Veteran Type
 VA First Time Use
 Exempt from VA Funding Fee

Optimal Blue Custom fields
 Copy from Configuration

TIP: When working on a VA loan the "Veteran Type" will allow you to change the VA Funding Fee Calculation if it is a Subsequent Use

6. Mortgage Insurance Screen

After completing the **Product & Pricing** screen, the loan officer moves to the **Mortgage Insurance** screen to order mortgage insurance.

1. Go to **Interfaces > Mortgage Insurance** screen.

Figure 28: Interfaces > Mortgage Insurance

Interfaces > Mortgage Insurance

MI Provider Premium Plan Rate Quote Number
 Request Type Renewal Type MI Certificate Number
 Update Password MI Coverage Copy MI Data to Loan
 Vendor Specific Coverage Requirements Paid By Message to MI

User will select vendor from the dropdown along with all other required dropdowns highlighted.

IMPORTANT: Ordering MI through Path will issue a MI Certificate and NOT a MI quote

2. Select the **MI Provider, Request Type, Premium Plan, Renewal Type, MI Coverage, and Paid By.**
3. Click **Order** and follow the prompts from the lightbox.

Figure 29: Order button opens lightbox

The screenshot shows a software interface for mortgage insurance configuration. At the top, there are navigation tabs: 'Loans', '2022125000000013—Ken Customer, JR', 'Interfaces', and 'Mortgage Insurance'. Below these are sub-tabs: 'Summary', 'Credit', 'AUS', 'Initial/Closing Docs', 'Appraisal', 'Flood', 'Mortgage Insurance', 'Fraud', and 'Audit'. The main area contains several fields for configuration: 'MI Provider' (Arch MI), 'Premium Plan' (Monthly), 'Request Type' (Single Product Rate ...), 'Renewal Type' (Declining), 'MI Coverage' (75%), 'Rate Quote Number', 'MI Certificate Number', 'Update Password' (checkbox), and 'Copy MI Data to Loan' (checkbox). A 'Documents' section shows 'No Documents Added'. A 'History' section is also visible. At the bottom, there are 'Save', 'Delete', and 'Order' buttons. An 'Arch MI Login' lightbox is open over the 'Order' button, containing fields for 'Username', 'Password', 'Master Policy Number', 'Account ID', 'Branch ID', and a 'Save Password' checkbox. A 'Log In' button is at the bottom of the lightbox. Two red arrows point from the 'Order' button to the lightbox.

After completing the prompts, the MI Certificate will automatically populate into Path along with **Quick View**, as shown below in *Figure 30: MI certificate*.

Figure 30: MI certificate

Quick View ✕

Description:
Status: Uploaded

← Prev
Next →

⬇ ⬆ 1 / 2


Cannot be used for Pricing


2022125000000013
Ref #: C187864864S01528

No Master Policy Number Entered

Our 90 day promise may not apply to your Rate Quote

Issued: 12/20/2022
Expires: 03/20/2023

BORROWER PAID

MONTHLY

AMORTIZING | NON-REFUNDABLE | RATE SHEET

\$65.00 Monthly

Initial Rate: 0.26%*

1st Renewal Rate

0.26%

LOAN	
Loan Purpose	Purchase
Loan Amount	\$300,000
LTV	88.23%
Loan Type	Fixed Rate - Fixed Payment

PROPERTY	
Property Value	\$340,000
Address	10655 Birch St
Property City, State	Burbank, CA
ZIP Code	91502

← Prev
Next →

⬇ ⬆ 1 / 2

Review

Detail

Path sections that will be populated with MI information:

Figure 31: Production > Product & Pricing

Loans ▾ 2022125000000013—Ken Customer, JR ▾ Production ▾ Product & Pricing ▾

Send/Status Summary Application Borrower Closing Costs URLA Property **Product & Pricing** Transactions Contacts ▾

Mortgage Insurance

Providers and Products

Mortgage Insurance VA Loan Assumption MI Absence Reason

MI Provider Arch MI ▾ Previous VA Loan

MI Premium Plan Monthly ▾ VA Vendee Loan Other Description

MI Coverage 25% ▾ Native American Direct Loan Premium Paid By Borrower ▾

MI Refundable Type Calculated Based On

MI Paid By Borrower ▾

MI Certificate ID

MI Activated Date

Upfront Mortgage Insurance Premium/Funding Fee/Guarantee Fee

Premium % % Premium Paid in Cash \$ 0.00 Premium Amount \$ 0.00

Premium Financed \$ 0.00

Monthly Mortgage Insurance Premium

Renewal 1 0.260000% Monthly Amount \$ 65.00 Months 359

Renewal 2 % Monthly Amount \$ 0.00 Months

Renewal 3 % Monthly Amount \$ 0.00 Months

Cancel At % Midpoint Cancellation Cancel PMI Date 02/01/2053

Calculate Based on Remaining Balance

Figure 32: Production > Transactions

Loans ▾ 2022125000000013—Ken Customer, JR ▾ Production ▾ Transactions ▾

Send/Status Summary Application Borrower Closing Costs URLA Property Product & Pricing **Transactions**

Proposed Monthly Payment

First Mortgage (P&I)	\$ 1,475.82	
Subordinate Lien(s) (P&I)	\$ 0.00	
Homeowners Insurance	\$ 75.00	Escrows (G)
Supplemental Property Insurance	\$ 0.00	Escrow Insurance Yes ▾
Property Taxes	\$ 165.00	Escrow Tax Yes ▾
Mortgage Insurance	\$ 65.00	Escrow MI Yes ▾
Association/Project Dues	\$ 365.00	Escrow HOA No ▾
Other	\$ 0.00	
Total	\$ 2,145.82	

7. Transactions Screen

After ordering **Mortgage Insurance**, the loan officer moves to the **Transaction** screen.

1. Go to **Production > Transactions** screen.

Figure 33: Transactions screen

Send/Status Summary Application Borrower Closing Costs URLA Property Product & Pricing **Transactions** Contacts

Reference Dates

Application Date 12/15/2022 Estimated Closing Date 01/31/2023 Originator Signature Date
 Interview Date 12/15/2022 First Payment Date 03/01/2023 MERS Registration Date

Proposed Monthly Payment

First Mortgage (P&I)	\$ 847.92
Subordinate Lien(s) (P&I)	\$ 0.00
Homeowners Insurance	\$ 75.00
Supplemental Property Insurance	\$ 0.00
Property Taxes	\$ 165.00
Mortgage Insurance	\$ 212.50
Association/Project Dues	\$ 365.00
Other	\$ 0.00
Total	\$ 1,665.42

Escrows (G)

Escrow Insurance Yes
 Escrow Tax Yes
 Escrow MI Yes
 Escrow HOA No

Other Financing

Total Other Financing Balance \$ 0.00 Total Credit Limit

Property Taxes

Type Property Tax
 Monthly Amount \$ 165.00
 Annual Amount \$ 1,980.00 Use Annual Amount
 Use Percentage
 Percent %
 Based On
 Add Tax
 Total Monthly Amount \$ 165.00

Liability Type Lien Position New Rate Term
 No records

Save

LO will have ability to input figures for PITI, HOA, Subordinate financing etc for an accurate DTI.

2. Review/complete the applicable date fields in the **Reference Dates** section.
3. In the **Proposed Monthly Payment** section, click the edit icon (🔗) to make the necessary changes to **Homeowners Insurance, Supplemental Property Insurance, Property Taxes, Mortgage Insurance, and Other**.
4. Complete the rest of the applicable sections and fields.

8. Closing Costs > Fees

After completing the **Transactions** screen, the loan officer moves to **Closing Cost** screen > **Fees** tab. Here, the LO can add fees and adjust prepaids to provide the borrower with an initial loan estimate.

1. Go to **Production > Closing Costs > Fees** tab.
2. To use a fee template, click the select icon (⚙️) corresponding to the **Template** field (at the top right corner of the tab), to opens the corresponding lightbox.
 - A. After the lightbox opens, select a fee template, as shown below in *Figure 34: Closing Costs > Fees > Fee Templates*.

Figure 34: Closing Costs > Fees > Fee Templates

Estimated Closing Date 01/31/2023 First Payment Date 03/01/2023 Total Settlement Charges \$ 13,630.00 Template

Name	Total Closing Costs	Paid to Lender	Paid by Lender	Paid by Borrower
<input checked="" type="radio"/> Conventional Fixed 30 Year.23	\$ 3,405.50	\$ 1,200.00	\$ 0.00	\$ 3,405.50
<input type="radio"/> Copy of Copy of Copy of Joanna's Fee Template	\$ 1,425.00	\$ 500.00	\$ 0.00	\$ 1,200.00
<input type="radio"/> Copy of Copy of Joanna's Fee Template	\$ 1,425.00	\$ 500.00	\$ 0.00	\$ 1,200.00
<input type="radio"/> Copy of Joanna's Fee Template	\$ 1,425.00	\$ 500.00	\$ 0.00	\$ 1,200.00
<input type="radio"/> Joanna's Fee Template	\$ 525.00	\$	\$	\$
<input type="radio"/> LaTricia D. Test Template	\$ 3,805.00	\$ 1,200.00	\$ 0.00	\$ 3,405.50
<input type="radio"/> MV Fees	\$ 1,100.00	\$ 500.00	\$ 0.00	\$ 1,200.00
<input type="radio"/> Copy of Devons Fees - IN	\$ 700.00	\$	\$	\$

User will select a "Template" of pre selected fees that Lender has generated. This will allow for Fees to populate that are across the board for all applications

B. After a fee template is selected, the fees are populated into their corresponding sections.

- To add a fee that is not part of a template, click the add icon (+) corresponding to the appropriate section (at the top right corner of each section) to open its corresponding fee lightbox.

Figure 35: Add new fee

A. Origination Charges Total: \$ 3,000.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Charge			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Loan Discount			Borrower	Yes	No	\$ 3,000.00
<input type="checkbox"/> Loan Origination Fee	Lender	American Financing	Borrower	Yes	No	\$ 0.00

B. Services Borrower Cannot Shop For Total: \$ 5,250.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Charge			Borrower	Yes	No	\$ 5,250.00
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> VA Funding Fee			Borrower	Yes	No	\$ 0.00

C. Services Borrower Can Shop For Total: \$ 3,200.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Charge			Borrower	No	No	\$ 3,000.00
<input type="checkbox"/> Title Lender's Title Policy	Other		Borrower	No	No	\$ 200.00
<input type="checkbox"/> Title - Survey	Lender		Borrower	No	No	\$ 200.00

Any fee that is NOT on Lender Template can be added using (+) sign.

Note: In the following example **C. Services Borrower Can Shop For** is used.

- In the **C. Services Borrower Can Shop For** lightbox, click the select icon (⌵) of the **Fee Name** field to open the **Fee Select** lightbox. Select a fee and click **Select**.

Figure 36: C. Services Borrower Can Shop For > Fee Select

The screenshot shows the 'Fee Select' dialog box with the following table:

Fee Name	Fee Type	Company Name	Amount	Max Amount	Paid by	Paid to
<input type="radio"/> Title - Closing/Escrow Fee	Settlement/Closing Fee		\$	\$ 1,075.00	Borrower	Other
<input type="radio"/> Title - Survey	Other		\$	\$	Borrower	Lender
<input type="radio"/> Title - Insurance Binder	Other		\$	\$	Borrower	Other
<input type="radio"/> Title Lender's Title Policy	Lender's Title Insurance		\$	\$	Borrower	Other
<input type="radio"/> Title - Settlement Agent F...	Other		\$	\$	Borrower	Lender
<input type="radio"/> Title - Chain	Other		\$	\$ 125.00	Borrower	Other
<input type="radio"/> Title - Courier Fee	Courier Fee		\$	\$ 25.00	Borrower	Other
<input type="radio"/> Title - Environmental Rep...	Other		\$	\$ 0.00	Borrower	Other

- B. To enter a custom fee that is not listed in the **Fee Select** lightbox, select the **Custom Fee** checkbox and enter the **Fee Name**.
- C. After a fee is selected or a custom fee entered, complete the rest of the fields and click the applicable **Save** button, highlight below in *Figure 37: C. Services Borrower Can Shop For*.

Figure 37: C. Services Borrower Can Shop For

The screenshot shows the 'C. Services Borrower Can Shop For' window with the following fields filled out:

- Fee Name: Title - Survey
- Fee Type: Other
- Custom Fee:
- Paid To: Lender
- Company: [Empty]
- Percent: [Empty] %
- Based On: [Empty]
- Adjustment Amount: \$
- Total Amount: \$ 0.00
- Maximum Amount: \$
- Paid By: Borrower
- Responsible Party: [Empty]
- Service Provider Source Type: [Empty]
- APR: Withhold from Wire
- POC: Excludable
- Financed:
- FHA Allowable:
- QM:
- Borrower Did Not Shop For:
- G/L Number: [Empty]
- Changed Circumstance Reason: [Empty]
- Date: [Empty]
- Comments: [Empty]

Buttons at the bottom: Save & New, Save & Close

- Users can set up **F. Prepays** and **G. Initial Escrow Payment at Closing** accounts in the respective sections show below in *Figure 38: F. Prepays and G. Initial Escrow Payment at Closing* and *Figure 39: Initial Escrow Payment at Closing lightbox*, such as inputting information for the company, amount, disbursement dates, cushion amount, number of months collected, etc.

Figure 38: F. Prepays and G. Initial Escrow Payment at Closing

F. Prepays Total: \$ 965.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Homeowner's Insurance Premium	Other	state farm	Borrower	No	No	\$ 900.00
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Prepaid Interest	Lender	abc lender	Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Property Taxes			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Homeowner's Association Dues			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Mortgage Insurance Premium	Other		Borrower	No	No	\$ 65.00

G. Initial Escrow Payment at Closing Total: \$ 1,215.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Mortgage Insurance			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Property Taxes	Lender		Borrower	No	No	\$ 990.00
<input type="checkbox"/> Homeowner's Association Dues			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Homeowner's Insurance	Other	state farm	Borrower	No	No	\$ 225.00

Figure 39: Initial Escrow Payment at Closing lightbox

Initial Escrow Payment at Closing

Fee Name	Homeowner's Insurance	Months Cushion	2
Fee Type	Homeowner's Insurance	Cushion Amount	\$ 150.00
Custom Fee	<input type="checkbox"/>	Frequency	Annually
Paid To	Other	1st Distribution Date	01/31/2024
Company	state farm	1st Distribution	\$ 900.00
Annual Amount	\$ 900.00	Edit Distribution Date	<input type="checkbox"/>
Number of Months Collected	3	2nd Distribution Date	<input type="text"/>
Adjustment Amount	\$	2nd Distribution	\$
Amount	\$ 225.00 <input type="checkbox"/> Use Annual Calculation	3rd Distribution Date	<input type="text"/>
Paid By	Borrower	3rd Distribution	\$
Responsible Party	Borrower	4th Distribution Date	<input type="text"/>
Service Provider Source Type	Borrower Chosen Provider	4th Distribution	\$
APR	<input type="checkbox"/> Withhold from Wire <input checked="" type="checkbox"/>	Months to Collect	3
POC	<input type="checkbox"/>		
Financed	<input type="checkbox"/>		
FHA Allowable	<input type="checkbox"/>		
QM	<input type="checkbox"/>		

Save & Close

- If applicable, add additional fees to the **H. Other** section.

6. To adjust a fee, click the fee's row to open its lightbox, and make the necessary adjustments.

Tip: If a discount point is applied, enter it in the **Loan Discount/Credit** field, which is then automatically calculated in the **Amount** column of the **Loan Discount** row.

Figure 40: Loan Discount/Credit

Estimated Closing Date: 01/31/2023 First Payment Date: 03/01/2023 Total Settlement Charges: \$ 13,630.00 Template: [dropdown]

Loan Discount/Credit: 0.000000% Total: \$ 3,000.00

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Loan Discount			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Loan Origination Fee	Lender	American Financing	Borrower	Yes	No	\$ 3,000.00

9. AUS

After complete **Closing Costs > Fees**, the loan officer moves to **Interfaces > AUS**.

Note: Complete the entire application as much as possible to ensure accurate AUS findings. Shown below in *Figure 41: Property screen data for AUS* and *Figure 42: Product & Pricing screen data for AUS*, are loan data needed within Path before running AUS.

Figure 41: Property screen data for AUS

Loans: 2022129000000001—Suzi S Builder Production: Property

Send/Status Summary Borrower **Property** Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal FHA

Subject Property Information

Prequalification Same as Current Address

Address: 1234 Builders Lane Unit Type: [dropdown] Unit Number: [input] City: Louisville State: KY ZIP: 40207 County: JEFFERSON Country: United States

Property Type: Single Family Residence Attachment Type: Detached Number of Units: 1 Year Built: 2000

APN: [input] Subdivision: [input] Lot Number: [input] Block Number: [input] Mixed-Use Property Not Situated in Jurisdiction

Estimated Property Value: \$ 375,000.00 Appraised Value: \$ 375,000.00 Property Status: Existing Property Location: Urban

Project Information: [input] Bridge Loan Property: [input]

Subject Property Rental Income: Anticipated Gross Rent: \$ [input] Occupancy Rate: [input] % Subject Property Cash Flow: \$ 0.00

TIP: User can run AUS with no address by simply inputting City, State, Zip, County

Figure 42: Product & Pricing screen data for AUS

1. Go to **Interfaces > AUS > Desktop Underwriter M3.4** tab.

Figure 43: AUS

2. Complete all required fields and click **Order**.
The report is generated and appears in the **History** section at the bottom.

Figure 44: AUS findings

10. Prequalification Letter

After ordering AUS, the loan officer issues a prequalification letter.

1. Go to the **Documents** activity.

Figure 45: Documents activity

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time
<input type="checkbox"/> Complete Set		Disclosure	Disclosure Package		hdominguez	Uploaded	03/06/2023 8:16:30 AM	03/06/2023 8:15:57 AM
<input type="checkbox"/> Audit PDF		Disclosure	Disclosure Package		hdominguez	Uploaded	03/06/2023 8:15:59 AM	03/06/2023 8:15:56 AM
<input type="checkbox"/> 4506-C_Form 1040_2022, 2021, 2020	Ken Customer, JR	Form	4506-C		Haracely Dominguez	Added from Library	02/23/2023 11:32:48 AM	02/23/2023 11:32:47 AM
<input type="checkbox"/> ComplianceEase Audit Report		Compliance	Audit Report		hdominguez	Downloaded	01/23/2023 12:35:39 PM	01/23/2023 12:35:29 PM
<input type="checkbox"/> Audit PDF		Disclosure	Disclosure Package		hdominguez	Uploaded	01/19/2023 10:09:13 AM	01/19/2023 10:09:09 AM

2. Click **Add from Library**, to open the **Form Library** lightbox.

Figure 46: Form Library lightbox

3. Select the **Prequalification Letter** and move it from the **Available** field to the **Selected** field.
4. Click **Add**.

Figure 47: Prequalification letter

Prequalification

Prequalification For: **Ken Customer**

Property Address: **10655 Birch St
Burbank, CA 91502**

Prepared For:

Provided By: **Haracely Dominguez
Path
3500 Maple
Dallas, TX 75219**

SAMPLE

Loan Program:	Loan Type: First	Residency: Primary Residence	
Loan Summary	Income	Borrower	Co-Borrower
Purchase Price	Base Income	\$ 5,000.00	
Down Payment	Overtime	1,000.00	
Equity	Bonuses	750.00	
Loan Amount	Commission		
Note/Qual Rate	Dividend		
Term (months)	Net Rent		
Monthly Payment	Other	2,350.00	
Prim H E	Total Income	9,100.00	
Sub. Financing	Housing Expenses		
If 2nd, then 1st Mtg.	First Mortgage	\$ 847.92	
APR	Other Financing		
Closing Cost	Hazard Insurance	75.00	
Loan Fee			
\$ 3,000.00			

NOTE: If all 6 pieces of information are provided for an application, RESPA will be triggered and the 72-hour window to disclose the initial disclosure will begin.

The 6 pieces are:

- ✓ Name

- ✓ Income
- ✓ Social security number
- ✓ Property address
- ✓ Estimated value of property
- ✓ Mortgage loan amount sought

Tip: It is highly recommended that you view the initial loan estimate within Path before the initial disclosures are sent to the borrower. To view the LE, go to **Compliance > Closing Costs > Loan Estimate > View Form** button.

Figure 48: View Form button

The screenshot shows the Path software interface for a loan estimate. The top navigation bar includes 'Loans', '202212500000013—Ken Customer, JR', 'Compliance', and 'Closing Costs'. Below this is a sub-navigation bar with 'Send/Status', 'Closing Costs', 'Other Disclosures', 'Disclosure Dates', 'Tolerance', 'QM', 'COC Request', 'COC Confirm', and 'Custom Screen41'. The main content area is divided into several tabs: 'Fees', 'Summary', 'Loan Estimate' (selected), 'Service Providers', 'Closing Disclosure', 'Summaries of Transaction', 'Payoffs/Payments', and 'Additional Information'. The 'Loan Estimate' tab contains various fields for dates, delivery methods, and times. Below this is a 'Loan Terms' section with a table of loan details and a 'View Form' button at the bottom right, which is highlighted with a red box and a red arrow.

Field	Value	Field	Value	Field	Value
Application Date	12/15/2022	Delivery Method	Internet or Email	Date Received	01/10/2023
Date Issued	01/05/2023	Time	9:00AM	Time Zone	
Closing Costs Expire	02/28/2023	Time	9:30AM	Time Zone	
Lock Expire					

Loan Terms

Field	Value	Field	Value	Field	Value
Purpose	Purchase	Product Name	Fixed Rate		
Loan Amount	\$ 305,250.00	Can Increase?	No	As High As	\$
Interest Rate	0.000 %	Can Increase?	No	As High As	%
Term	30 years	Adjusts Every		Starting In	
Monthly Principal & Interest	\$ 847.92	Can Increase?	No	As High As	\$
		Adjusts Every		Starting In	
Interest Only	No	Interest Only Term	0		
Balloon Payment	No	Balloon Term (months)		Max Amount	\$
Prepayment Penalty	No	Prepayment Term (months)		Max Amount	\$

Buttons: Save, Issue LE, Intent To Proceed Confirmed, Compare Fees, **View Form**

11. Initial Docs Disclosure

After issuing the prequalification letter, and if the loan officer is responsible for disclosing initial docs, the LO will take the following steps. Depending on the lender, this can be disclosed via Path through the preferred vendor. If there is no integration within Path for the preferred vendor, please refer to the company website.

1. Go to **Interfaces > Initial/Closing Docs** screen.

Figure 49: Initial/Closing Docs

Loans ▾ 20221250000000013—Ken Customer, JR ▾ Interfaces ▾ Initial/Closing Docs ▾

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications ▾

Document Provider DocMagic Direct Request Type Initial Disclosures Task Process

Account Number 207916 Package Type Initial Disclosures Official Documents

Username hoan_vong@calyxsoftware.com Supplement Language Return Document Packaging All Forms in One Document

Password Document Plan Code DSI_CONV

Loan Program

Service Type

Enable Electronic Signatures

Alternate Lender Code

Business Use

History

Save Order Download Data

2. Complete all required fields and click **Order**.
The disclosure is stored in the **History** section and in the **Documents** activity.

Figure 50: Disclosure in History section

History

Disclosures will populate in attachment and also stored in Documents tab

Date/Time	Document Provider	Request Type	Package Type	Status	Reference Number	Message	Ordered By
03/06/2023 8:15:56 AM	DocMagic Direct	Initial Disclosures	Initial Disclosures	Success	20221250000000013		Haracely Doming...

Save Order Download Data

12. Issuing an LE

Once fees have been added and the loan officer is ready to send an initial loan estimate (LE), complete the following steps.

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

Figure 51: Loan Estimate tab

Production Lock **1** Compliance Documents Interfaces Messages

Send/Status **2** Closing Costs Other Disclosures Disclosure Dates Tolerance QM COC Request COC Confirm Custom Screen41

Fees Summary **3** Loan Estimate Service Providers Closing Disclosure Summaries of Transaction Payoffs/Payments Additional Information Escrows

Application Date 01/04/2023
 Date Issued
 Closing Costs Expire
 Lock Expire

Delivery Method
 Time
 Time

Date Received
 Time Zone
 Time Zone

Standard Form Yes
 Time Format Daylight Saving Ti...
 Time Format Daylight Saving Ti...

Intent to Proceed
 Intent to Proceed Received On Intend to Proceed Received By Bona Fide Personal Financial Emergency

Change of Circumstance
 Date Reason Notes

Loan Terms
 Purpose Purchase Product Name Fixed Rate

Loan Amount	Interest Rate	Term	Monthly Principal & Interest	Can Increase?	Adjusts Every	As High As	Until
\$ 144,993.00	3.250 %	30 years	\$ 631.02	No		\$	
				No		%	In
				No		\$	In

2. If not already completed, enter the **Application Date**, **Date Issued**, the date when **Closing Costs Expire**, and select the **Delivery Method**.

Figure 52: View Form button

Send/Status Closing Costs Other Disclosures Disclosure Dates Tolerance QM COC Request COC Confirm Custom Screen41

Fees Summary **Loan Estimate** Service Providers Closing Disclosure Summaries of Transaction Payoffs/Payments Additional Information Escrows

Closing Costs Details

Origination Charges	\$ 1,781.00
Services Borrower Cannot Shop For	\$ 2,494.00
Services Borrower Can Shop For	\$ 0.00
Total Loan Costs	\$ 4,275.00
Taxes and Other Government Fees	\$ 0.00
Prepays	\$ 1,668.00
Initial Escrow Payment at Closing	\$ 360.00
Other	\$ 0.00
Total Other Costs	\$ 2,028.26
Total Loan Costs	\$ 4,275.00
Total Other Costs	\$ 2,028.26
Lender Credits	- \$ 0.00
Total Closing Costs	\$ 6,303.26

Best Practice: Review all closing costs to ensure accuracy. Utilize "View Form" to View LE before issuing.

K. Due from Borrower at Closing
 02 Sales Price of Any Personal Property Included in Sale \$

L. Paid Already by or on Behalf of Borrower at Closing
 03 Existing Loan(s) Assumed or Taken Subject To \$ 0.00

Calculating Cash to Close

Total Closing Costs	\$ 6,303.26
Closing Costs Financed	- \$ 0.00
Down Payment/Funds from Borrower	\$ 6,007.00
Deposit	- \$ 0.00
Funds for Borrower	\$ 0.00
Seller Credits	- \$ 0.00
Adjustments and Other Credits	\$ 0.00
Estimated Cash to Close	\$ 12,310.26

Save Issue LE Intent To Proceed Confirmed Compare Fees **View Form**

3. After reviewing the LE, click on **View Form** button to ensure that loan estimate data from the screen will print to the form correctly.

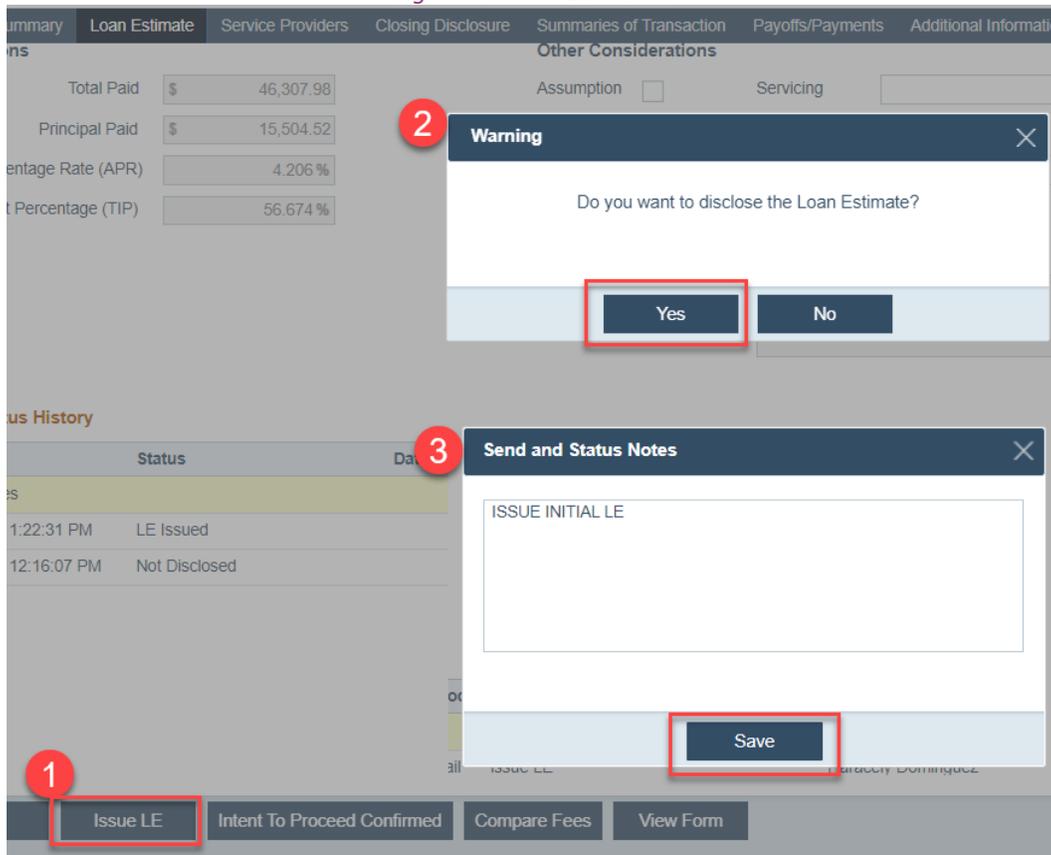
The **Form Library** lightbox appears, which has the LE preselected. You can add additional documents to review if needed.

Figure 53: Form Library

The screenshot shows the 'Form Library' lightbox interface. At the top, there is a dark blue header with the text 'Form Library'. Below the header, there are several dropdown menus for configuration: 'Borrower Group' (Alice America), 'Borrower Set' (Alice America), 'Borrower' (Alice America), 'Additional Borrower' (empty), and 'Form Library' (Standard Forms). Below these is a search bar with a magnifying glass icon. The main area is divided into two columns: 'Available' on the left and 'Selected' on the right. The 'Available' list includes items like '_Amortization Schedule_Test', '_TEST03', '_Test0616', '_testCSVBlankForm', '0528sunu', '0608sunu', '4506-C Old App', '4506-C__Form 1040_2022, 2021, 2020', '4506-T Request for Transcript of Tax Return', '8821 Tax Information Authorization', 'Affidavit of Same Name and Common Identity', and 'Alternative Documentation Checklist'. The 'Selected' column contains 'Loan Estimate'. Between the columns are two arrows: a right-pointing arrow and a left-pointing arrow. At the bottom, there are two buttons: 'View' (highlighted in yellow) and 'Add'.

4. Click **View** to open the LE form with loan data populated.

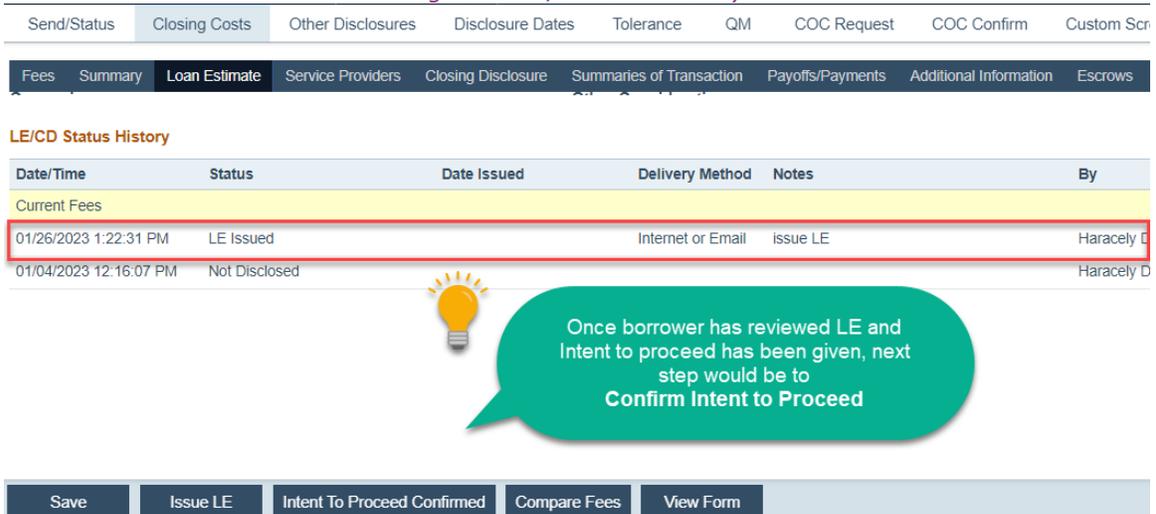
Figure 54: Issue LE button



5. After reviewing the LE form, click the **Issue LE** button and follow the prompts.

Once LE has been issued, you will see a timestamp in the **LE/CD Status History** section with the status changed.

Figure 55: LE/CD Status History





IMPORTANT INFORMATION:

" ISSUE LE" button DOES NOT send out an LE to borrower. This function simply captures LE data within Path.

Once User has completed above steps within Path, User will proceed to whichever Doc Vendor being utilized by Lender to get LE documentation out to borrower.

13. Intent to Proceed

After issuing the LE to the borrower, who has confirmed the intent to proceed, the loan officer completes the following steps.

To complete the intent to proceed:

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

Figure 56: LE intent to proceed

Send/Status	Closing Costs	Other Disclosures	Disclosure Dates	Tolerance	QM	COC Request	COC Confirm
Fees	Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Transaction	Payoffs/Payments	Additional Information

Application Date	<input type="text" value="01/04/2023"/>		Delivery Method	<input type="text" value="Internet or Email"/>	Date Received	<input type="text"/>	
Date Issued	<input type="text"/>		Time	<input type="text"/>	Time Zone	<input type="text"/>	
Closing Costs Expire	<input type="text"/>		Time	<input type="text"/>	Time Zone	<input type="text"/>	
Lock Expire	<input type="text"/>		Time	<input type="text"/>	Time Zone	<input type="text"/>	

Intent to Proceed

Intend to Proceed Received On Intend to Proceed Received By

Bona Fide Personal Financial En

[^ Change of Circumstances](#)

2. Enter the date of the intent to proceed and select the method received.

Figure 57: Intent to Proceed Confirmed button

The screenshot shows a software interface with a 'Warning' dialog box and a 'Send and Status Notes' dialog box. The 'Warning' dialog box has a 'Yes' button highlighted with a red circle '2'. The 'Send and Status Notes' dialog box has a 'Save' button highlighted with a red circle '3'. The background shows a form with fields for Total Paid, Principal Paid, Rate (APR), and Stage (TIP), and a table with columns for Status, Date Issued, and By.

- Once the data has been entered, click **Intent to Proceed Confirmed** and follow the prompts. Afterwards, you will see a timestamp in the **LE/CD Status History** section with the status changed.

Figure 58: LE/CD Status History

LE/CD Status History

Date/Time	Status	Date Issued	Delivery Method	Notes	By
Current Fees					
01/26/2023 2:36:45 PM	Disclosed - Intend To Proceed	01/26/2023	Electronic		Haracely
01/26/2023 2:35:30 PM	LE Issued	01/26/2023	Internet or Email		Haracely
01/26/2023 1:22:31 PM	LE Issued		Internet or Email	issue LE	Haracely



IMPORTANT INFORMATION:

" ISSUE LE" button DOES NOT send out an LE to borrower. This function simply captures LE data within Path.

Once User has completed above steps within Path, User will proceed to whichever Doc Vendor being utilized by Lender to get LE documentation out to borrower.